

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In Re: : Bankruptcy No. 18-21222 JAD
Joseph Kubicek, : Chapter 13
Debtor :
 :
Joseph Kubicek, :
Movant : Related to Doc. #102
 :
v. :
 :
Cenlar FSB, :
Respondent : **DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 27th day of February, 2020, it is hereby ***ORDERED, ADJUDGED***
and DECREED that this Court approves the loan modification between the Debtor, Joseph Kubicek and
the mortgage company, Cenlar FSB, the terms of which are as follows:

- a) The new balance owed is \$55,457.36.
- b) The interest rate is now 8.875%.
- c) The monthly mortgage payment is \$869.34.
- d) The Maturity date is December 1, 2059 effective January 1, 2020.
- e) The Mortgage arrears are now \$0.00.

It is further ordered that an amended plan shall be filed within thirty days of the date of this order
that incorporates the terms of the loan modification described above.



Jeffery A. Deller, U.S.B.J. sjk

FILED
2/27/20 1:12 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Imaged Certificate of Notice Page 2 of 2

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Joseph Kubicek
DebtorCase No. 18-21222-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dkam
Form ID: pdf900Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 29, 2020.

db +Joseph Kubicek, 212 Gotham Lane, Monroeville, PA 15146-4716

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 29, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Cenlar FSB pawb@fedphe.com
 James Warmbrodt on behalf of Creditor Cenlar FSB bkgroup@kmlawgroup.com
 Jerome B. Blank on behalf of Creditor CENLAR FSB pawb@fedphe.com
 Jerome B. Blank on behalf of Creditor Cenlar FSB pawb@fedphe.com
 Jodi L. Hause on behalf of Creditor Cenlar FSB jodi.hause@phelanhallinan.com, pawb@fedphe.com
 Joseph Jasper Swartz on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
 RA-occbankruptcy6@state.pa.us
 Kenneth M. Steinberg on behalf of Debtor Joseph Kubicek julie.steidl@steidl-steinberg.com,
 kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;jbarlow@steidl-steinberg.com;lesl
 ie.nebel@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@stei
 dl-steinberg.com
 Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
 jbluemle@bernsteinlaw.com
 Mario J. Hanyon on behalf of Creditor Cenlar FSB pawb@fedphe.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Robert Davidow on behalf of Creditor Cenlar FSB robert.davidow@phelanhallinan.com
 Ronda J. Winnecour cmecf@chapter13trusteewdpa.com
 Thomas Song on behalf of Creditor Cenlar FSB pawb@fedphe.com

TOTAL: 13